



Kentucky Higher Education Assistance Authority

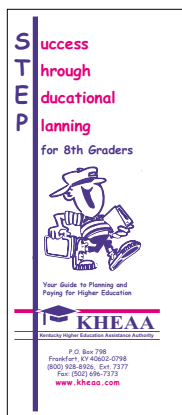
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Counselor Connection

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(8th Grade)

STEP Brochures

Along with this *Counselor Connection*, the Kentucky Higher Education Assistance Authority (KHEAA) is providing *Success Through Educational Planning (STEP) for 8th Graders* brochures for distribution to students. Depending on the number of eighth-graders at your school, you may receive additional copies in separate envelopes.



The brochure focuses on the Kentucky Educational Excellence Scholarship (KEES) and urges students to study hard and make good grades when they are in high school to earn scholarships for college or technical school.

STEP is administered by KHEAA to help students in grades 8–12 and their parents prepare for college or technical training after high school by providing

higher education planning materials and financial aid information. All STEP packets are provided free of charge as a service of Kentucky State Government. Packets are revised annually to reflect the most up-to-date information to prepare for higher education. During academic year 2001–2002, KHEAA provided over 49,500 *STEP for 8th Graders* brochures to guidance counselors for distribution to their students.

If you need additional copies, you may contact Robin Waldner at one of the above addresses or numbers. Additional copies, if available, will be distributed as soon as possible. *STEP for 8th Graders* is also on KHEAA's Web site www.kheaa.com.

Copyright Reminder

Getting In is copyrighted and is not to be used for proprietary purposes. Permission is granted to elementary, middle, and high school counselors to copy pages from the publication for distribution to students currently enrolled in their respective institutions.

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The Counselor Connection is published by KHEAA, a state government agency, to share information with school counselors regarding:

- The Kentucky Educational Excellence Scholarship (KEES) as well as other scholarship, grant, work-study, savings, and loan programs for Kentuckians.
- Higher education planning materials and outreach services.
- Workshops, conferences, and special events.
- Reports and summaries on higher education issues related to preparation of students for postsecondary education.

Comments and suggestions about the *Counselor Connection* are welcomed and appreciated. Please send them to KHEAA via e-mail to shopkins@kheaa.com.

KHEAA does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or services and provides, upon request, reasonable accommodations to afford individuals with disabilities an equal opportunity to participate in all programs and activities. Printed with state funds.

What's Inside!



Included with this edition:

- *Success Through Educational Planning (STEP) for 8th Graders* brochures
- Kentucky Educational Excellence Scholarship (KEES) brochure
- Kentucky Education Savings Plan Trust brochure
- KAPT and KESPT Overview sheet

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New Borrower Benefits Help Counselors



The Kentucky Higher Education Student Loan Corporation, also known as The Student Loan PeopleSM, recently announced dramatic new borrower benefits for their customers.

BestStart reduces the origination fees on loans made beginning August 1, 2002, to 1% and offers borrowers who complete an academic year of study a 2% reduction in that year's loan principal. In addition, once a borrower enters repayment and makes 30 consecutive on-time payments, The Student Loan People will reduce the borrower's original loan principal by 3.5%. This is a great benefit for new borrowers.

But what about borrowers who already have loans with The Student Loan People and who happen to be teachers, librarians, or counselors? They have a plan for you as well. Best in Class is geared specifically for borrowers who are certified teachers and working in a Kentucky public or non-profit elementary or secondary school.

If you are a certified teacher working as a classroom instructor, school librarian, or counselor, Best in Class will save you money on your current student loans. At the end of the 2002-2003 school year, have your principal sign a form stating you have taught for this year and send the form to The Student Loan People. The Student Loan People will distribute these forms later this year. They will also be available online at www.studentloanpeople.com. Once received, the interest will be forgiven for this year, and any amount that you have already paid that was applied toward interest will be deducted from the principal.

In addition, special education teachers will have 20% of their original loan principal forgiven as well.

So if you borrowed money from The Student Loan People, still have an existing balance, are a certified teacher, and work in a Kentucky public or non-profit elementary or secondary school, call 888-678-4625 to see how these borrower benefits can work for you. If you did not borrow from the Student Loan People, you can still qualify for the Best In Class benefits by consolidating your student loans through the Student Loan People.

KEES Update

The following bills, passed by the Kentucky General Assembly during its 2002 Regular Session, became law on July 15:

- **House Bill 59** permits a student who is a Kentucky resident but attends high school out of state while his or her parent or guardian is serving in the United States military to qualify for Kentucky Educational Excellence Scholarship (KEES) awards. The parent must maintain Kentucky residency while in the military.
- **House Bill 684** will allow KEES-eligible students enrolled in a graduate or professional program after only two or three years of undergraduate work to receive KEES funds for the maximum of eight (8) semesters. These equivalent undergraduate programs of study will be designated by the Council on Postsecondary Education, and postsecondary institutions will report those students in the same manner as other eligible high school students.

For more information, refer to the KEES brochure enclosed with this edition of the *Counselor Connection*, visits KHEAA's Web site at www.kheaa.com; call (800) 928-8926, extension 7397; or e-mail kees@kheaa.com.

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Kentucky's 529 Plans

The Commonwealth of Kentucky provides two beneficial ways to help families save for college, known as Section 529 plans. Kentuckians can participate in either or both of these programs as part of their efforts to plan and save for higher education expenses.

The information on the comparison sheet enclosed with this edition of the *Counselor Connection* is intended to give a general overview of similarities and differences in the programs. The programs should be considered complementary because together they can help families cover the full range of higher education expenses. Families should review each program's comprehensive information before choosing participation in either or both.

Kentucky's Affordable Prepaid Tuition (KAPT)

Kentucky's Affordable Prepaid Tuition (KAPT) program makes it easier for Kentucky families to afford college by guaranteeing the cost of tomorrow's tuition at today's lower prices. Families can choose from three tuition plans and a variety of payment options. Payment amounts are based on the plan selected. KAPT is administered by Kentucky State Treasurer Jonathan Miller's office. For more information, call 1-888-919-KAPT or visit www.getKAPT.com.

Kentucky Education Savings Plan Trust

The Kentucky Education Savings Plan Trust was established by the state legislature in 1988. The Trust is a convenient and affordable way to save for higher education, has substantial state and federal tax advantages, and is overseen by KHEAA. Savings can be used at most higher education institutions in the country, and accounts can be opened for beneficiaries of any age.

For more information, read the enclosed brochure, call 1-877 KY TRUST (598-7878), or visit www.kentuckytrust.org.

KCA Conference

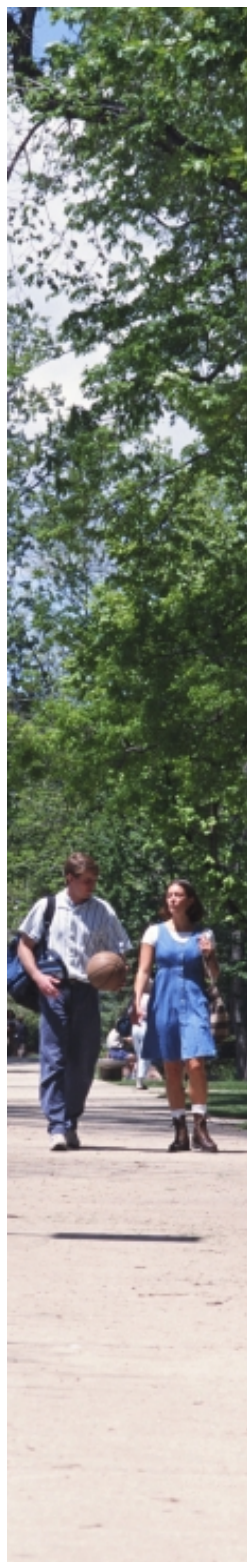
KHEAA will participate as a presenter and an exhibitor at the 45th annual Kentucky Counseling Association (KCA) conference October 23–25 at the Galt House Hotel in Louisville. All counselors are invited to stop by KHEAA's exhibit to pick up the latest information about KHEAA programs and services, including new borrower benefits from the Student Loan People, and a gift.

Mapping Your Future

Mapping Your Future is a public service Web site whose sponsors include KHEAA. The site offers detailed information and guided tours for middle and high school students and counselors about planning a career, selecting a school, and paying higher education expenses. By visiting the site, www.mapping-your-future.org, students can find out about grants and scholarships by conducting free searches from EduPrep, CollegeLink, FastWeb, SRN Express, and ExPAN. Due to the availability of these links and students' increased accessibility to the Internet, KHEAA will no longer process paper scholarship searches for students.

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KASFAA Workshops

KHEAA will participate in the fall series of Counselor Training Workshops, coordinated by the Kentucky Association of Student Financial Aid Administrators (KASFAA). Middle and secondary school personnel, as well as vocational education and vocational rehabilitation counselors, are invited to attend any of the nine free, one-day training workshops designed to enhance attendees' knowledge of college financial aid programs and other important student services. Registration packets for these workshops are scheduled to be mailed in mid-September. Each participant will receive a certificate of attendance for six hours of credit applicable toward Instructional Leadership Training requirements.

KHEAA will provide participants with an update on the KEES program as well as provide information about other KHEAA student financial aid programs and services.

The following organizations are contributing their resources and personnel to provide informative and worthwhile sessions: ACT Assessment Services, KASFAA, KCTCS, KDE, KHEAA, and Kentucky Workforce Development Cabinet. Host colleges and financial institutions are also contributing.

The workshops, which will begin at 7:30 a.m. and end at 3:15 p.m., are scheduled for:

November 6	Murray State University
November 7	Madisonville Community College
November 12	Morehead State University
November 13	Prestonsburg Community College
November 14	Union College
November 19	Western Kentucky University
November 20	University of Louisville
November 21	Thomas More College
November 22	Georgetown College